24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document Pg 1 of 11

Il in this information to identify your case:				
United States Bankruptcy Court for the:				
SOUTHERN DISTRICT OF	NEW YORK			
Case number (if known)	Chapter you are filing under:			
	☐ Chapter 7			
	☐ Chapter 11			
	☐ Chapter 12			
	☐ Chapter 13	☐ Check if this is an amended filing		

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Nancy First name J.	_	First name
	license or passport).	Middle name		Middle name
	Bring your picture identification to your meeting with the trustee.	Haber Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names and any assumed, trade names and doing business as names.			
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2353		

24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document Pg 2 of 11

Case number (if known)

Debtor 1 Nancy J. Haber

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your Employer 4. Identification Number (EIN), if any.			
	(Liv), ii diiy.	EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		544 East 86th Street New York, NY 10028	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		New York	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy		Over the last 180 days before filing this petition, I
	balikiuptcy	I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document Pg 3 of 11

Case number (if known)

Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 Chapter 11 Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ⊠ No. bankruptcy within the ☐ Yes. last 8 years? When District Case number When Case number District District When Case number 10. Are any bankruptcy ⊠ No cases pending or being Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Relationship to you Debtor When District Case number, if known Debtor Relationship to you When Case number, if known District 11. Do you rent your ⊠ No. residence? Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of

Nancy J. Haber

this bankruptcy petition.

24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document Pg 4 of 11

Case number (if known)

12.	Are you a sole proprietor of any full- or part-time	⊠ No.	Go to Part 4.	or				
	business?							
	A colo propriotorchin is a	☐ Yes.	name and location of busi	ness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State					
	it to this petition.			ato describe your business: ess (as defined in 11 U.S.C. § 101(27A))				
				Estate (as defined in 11 U.S.C. § 101(27A))				
				efined in 11 U.S.C. § 101(53A))				
			•	(as defined in 11 U.S.C. § 101(6))				
			☐ None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S. C. § 1182(1)? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	proceed upon are coash-flow § 1116(1) No.	under Subchapter V so that it hoosing to proceed under Sul statement, and federal incom (B). I am not filing under Chapter 1 Code.	1, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		∐ Yes.		11, I am a small business debtor according to the definition in the Bankruptcy Code, and d under Subchapter V of Chapter 11.				
		⊠ Yes.		11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I Subchapter V of Chapter 11.				
Part	4: Report if You Own or	Have Any	Hazardous Property or Any	Property That Needs Immediate Attention				
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to	⊠ No. □ Yes.	What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
				Number, Street, City, State & Zip Code				

Debtor 1 Nancy J. Haber

24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document 5 of 11

Debtor 1 Nancy J. Haber Explain Your Efforts to Receive a Briefing About Credit Counseling

Part 5:

Case number (if known)

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document Pg 6 of 11

Deb	otor 1 <u>Nancy J. Haber</u>				Case number	er (if known)		
Par	t 6: Answer These Questi	ons for Rep	oorting Purposes					
16.	What kind of debts do you have?	i	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
		[☐ No. Go to line 16b.					
		[Yes. Go to line 17.					
		r	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c.					
		[
		[Yes. Go to line 17.					
		16c. \$	State the type of debts you	owe that are not con	sumer debts or busine	ss debts		
17.	Are you filing under Chapter 7?	⊠ No. I	am not filing under Chapte	r 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. are paid that funds will be a			perty is excluded and administrative expenses ?		
	administrative expenses	[□ No					
	are paid that funds will be available for	[Yes					
	distribution to unsecured creditors?							
18.	How many Creditors do	☑ 1-49		☐ 1,000-5,0	00	25,001-50,000		
	you estimate that you	50-99	`	☐ 5001-10,0		50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999		☐ 10,001 - 2	5,000	☐ More than100,000		
19.	How much do you	⋈ \$0 - \$50	0,000	☐ \$1,000,00	01 - \$10 million	\$500,000,001 - \$1 billion		
	estimate your assets to		I - \$100,000		001 - \$50 million	\$1,000,000,001 - \$10 billion		
	be worth?		01 - \$500,000 01 - \$1 million		001 - \$100 million ,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$50			1 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		01 - \$100,000 11 - \$500,000		001 - \$50 million 001 - \$100 million	\$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion		
	to be:		1 - \$300,000 11 - \$1 million		,001 - \$500 million	☐ More than \$50 billion		
Par	Sign Below							
For	you	I have exa	mined this petition, and I de	clare under penalty	of perjury that the infor	mation provided is true and correct.		
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		/s/ Nancy Nancy J.			Signature of Debto	or 2		
		Signature of			2.3	·· -		
		Executed of	n February 5, 2024		Executed on			
			MM / DD / YYYY		MM	1 / DD / YYYY		

24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document Pg 7 of 11

Debtor 1 Nancy J. Haber Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julio E. Portilla	Date	February 5, 2024
Signature of Attorney for Debtor		MM / DD / YYYY
Julio E. Portilla		
Printed name		
Julio E. Portilla		
Firm name		
380 Lexington Ave. 4th Floor		
New York, NY 10168		
Number, Street, City, State & ZIP Code		
Contact phone (212) 365-0292	Email address	jp@julioportillalaw.com
4498093 NY		
Bar number & State		

Debtor 1	Nancy J. Haber	Middle Name	Last Name	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
Case number				
Case number _				☐ Check if this is an
(amended filing

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1:	List the 20 Unsecured Claims in Order	r from La	rgest to Smallest. Do Not Inc	clude Claims by Insiders.	
					Unsecured claim
1	1.	What i	s the nature of the claim?	Open account	\$52,268.00
	Amex PO Box 981537 El Paso, TX 79998-1537	As of	the date you file, the claim is: Contingent Unliquidated Disputed None of the above apply	Check all that apply	
		Does	the creditor have a lien on you	ır property?	
	Contact		No Yes. Total claim (secured and	d unsecured)	
	(800) 528-4800 Contact phone		Value of security: Unsecured claim		
2	Citibank	What i	s the nature of the claim?	Revolving account	\$8,132.00
	PO Box 6217 Sioux Falls, SD 57117-6217	As of	the date you file, the claim is: Contingent Unliquidated Disputed None of the above apply	Check all that apply	
		Does t	the creditor have a lien on you	ır property?	
	Contact		No Yes. Total claim (secured and Value of security: Unsecured claim	d unsecured)	
	Contact phone		Onscouled ciailii		

B104 (Official Form 104)

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

12/15

Debtor 1	Nancy J. Haber	Case number (if known)
F	Citibank PO Box 6181 Sioux Falls, SD 57117-6181	What is the nature of the claim? Revolving account \$617.00 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed
_	Contact Contact phone	None of the above apply Does the creditor have a lien on your property? No Yes. Total claim (secured and unsecured) Value of security: Unsecured claim
Dsnb Bloomingdales PO Box 6789 Sioux Falls, SD 57117-6789		What is the nature of the claim? Revolving account \$5,770.00 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed None of the above apply
_(3	Contact (800) 543-9617 Contact phone	Does the creditor have a lien on your property? No ☐ Yes. Total claim (secured and unsecured) Value of security: ☐ Unsecured claim
F	Jpmcb Card PO Box 15369 Wilmington, DE 19850-5369	What is the nature of the claim? Revolving account \$4,198.00 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed None of the above apply Does the creditor have a lien on your property?
_(Contact 800) 945-2000 Contact phone	No Yes. Total claim (secured and unsecured) Value of security: Unsecured claim
Part 2:	Sign Below	
X /s/ N	nalty of perjury, I declare that the lancy J. Haber cy J. Haber ature of Debtor 1	information provided in this form is true and correct. X Signature of Debtor 2
Date	February 5, 2024	Date

B 104 (Official Form 104)

24-10194 Doc 1 Filed 02/05/24 Entered 02/05/24 15:31:19 Main Document Pg 10 of 11

Debtor 1 Nancy J. Haber Case number (if known)

Amex PO Box 981537 El Paso, TX 79998-1537

Amex Correspondence/Bankruptcy PO Box 981540 El Paso, TX 79998-1540

Citibank PO Box 6217 Sioux Falls, SD 57117-6217

Citibank PO Box 6181 Sioux Falls, SD 57117-6181

Citibank Attn: Citicorp Centralized Bankruptcy PO Box 790040 Saint Louis, MO 63179-0040

Citibank Attn: Citicorp Cr Srvs, Centralized Bank PO Box 790040 Saint Louis, MO 63179-0040

Dsnb Bloomingdales PO Box 6789 Sioux Falls, SD 57117-6789

Dsnb Bloomingdales Attn: Bankruptcy PO Box 8053 Mason, OH 45040-8053

Jpmcb Card PO Box 15369 Wilmington, DE 19850-5369

Toyota Motor Credit Corp/Mazda Financial Attn: Bankruptcy 6565 Headquarters Dr Plano, TX 75024-5965